

**CLAIMS****What is claimed is:**

1. A method of a conducting prescription renewal transaction, the method comprising:  
receiving a renewal request of a pharmacy site from a benefits manager in-real time across a network pathway, the renewal request including prescription-related information of the benefits manager;  
transmitting the renewal request to a portable healthcare device to response to the renewal request; and  
sending the response into the network pathway to the pharmacy site to fill the renewal.
2. The method of claim 1, wherein the prescription-related information includes patient formulary, eligibility status, prescription history, item cost, at least one alternative parameter or potential drug interferences.
3. The method of claim 2, wherein the response includes acceptance conditional on incorporating at least one of the alternative parameter.
4. The method of claim 1, wherein the response is an approval or decline of the renewal.
5. The method of claim 1, wherein the renewal request includes adjudication results from the benefits manager.

6. The method of claim 5, wherein the adjudication results includes an approval or decline from the benefits manager of the renewal request.
7. The method of claim 1, further including preparing the renewal request from the benefits manager to read at the portable healthcare device prior to the transmitting of the renewal request.
8. The method of claim 1, further including preparing the response from the portable healthcare device to read at the pharmacy site prior to the sending of the response.
9. A system to transact a prescription renewal, comprising:
  - a) an external network port to receive a renewal request of a pharmacy site including prescription-related information of a benefits manager, from the benefits manager in-real time across a network pathway;
  - b) a renewal processing unit to prepare the renewal request received from a benefits manager for reading at a portable healthcare device; and
  - c) an internal network port to send the prepared renewal request to the portable healthcare device for response,the external network port further to transfer the response to the renewal request from the portable healthcare device into the network pathway to the pharmacy site.

10. The system of claim 9, wherein the prescription-related information includes patient formulary, eligibility status, prescription history, item cost, comparable alternative parameter, optimal amount or potential drug interferences.
11. The method of claim 10, wherein the response includes acceptance conditional on incorporating at least one of the alternative parameter.
12. The system of claim 9, wherein the response is an approval or decline of the renewal.
13. The system of claim 9, wherein the wherein the renewal request includes adjudication results from the benefits manager.
14. The system of claim 13, wherein the adjudication results includes an approval or decline of the renewal request.
15. The system of claim 9, further including an interface to prepare a response from the portable healthcare device for reading at the pharmacy site,
16. A computer accessible medium having stored therein a plurality of sequences of executable instructions, which, when executed by a processor, cause the system to:  
  
receive a renewal request of a pharmacy site from a benefits manager in-real time across a network pathway, the renewal request including prescription-related information of the benefits manager;

transmit the renewal request to a portable healthcare device to response to the renewal request; and

send the response into the network pathway to the pharmacy site to fill the renewal.

17. The computer accessible medium of claim 16, wherein the prescription-related information includes patient formulary, eligibility status, prescription history, item cost, alternative parameter or potential drug interferences.
18. The method of claim 17, wherein the response includes acceptance conditional on incorporating at least one of the alternative parameter.
19. The computer accessible medium of claim 16, wherein the response is an approval or decline of the renewal.
20. The computer accessible medium of claim 16, wherein the renewal request includes adjudication results from the benefits manager.
21. The computer accessible medium of claim 16, wherein the adjudication results includes an approval or decline of the renewal request.
22. The computer accessible medium of claim 16, wherein the adjudication results includes at least one suggested alternative parameter.

23. The computer accessible medium of claim 16, further including preparing the renewal request from the benefits manager for reading at the portable healthcare device prior to the transmitting of the renewal request.
24. The computer accessible medium of claim 16, further including preparing the response from the portable healthcare device for reading at the pharmacy site prior to the sending of the response.
25. A method of verifying a user in a prescription-related transaction, the method comprising:
- receiving a renewal request of a pharmacy site from a benefits manager in-real time across a network pathway, the renewal request including prescription-related information of the benefits manager;
  - preparing the renewal request from the benefits manager to read at the portable healthcare device prior to the transmitting of the renewal request;
  - transmitting the renewal request to a portable healthcare device to response to the renewal request;
  - preparing the response from the portable healthcare device to read at the pharmacy site prior to the sending of the response; and
  - sending the response into the network pathway to the pharmacy site to fill the renewal.

26. The method of claim 25, wherein the prescription-related information includes patient formulary, eligibility status, prescription history, item cost, alternative parameter or potential drug interferences.
27. The method of claim 26, wherein the response includes acceptance conditional on incorporating at least one of the alternative parameter.
28. The method of claim 25, wherein the response is an approval or decline of the renewal.
29. The method of claim 25, wherein the renewal request includes adjudication results from the benefits manager.
30. The method of claim 25, wherein the adjudication results includes an approval or decline of the renewal request.